
HOUSE BILL No. 1202

DIGEST OF INTRODUCED BILL

Citations Affected: IC 27-8-13-21.

Synopsis: Medicare supplement insurance. Prohibits an insurer that issues Medicare supplement policies in Indiana from denying coverage to an applicant who: (1) is less than 65 years of age; (2) becomes eligible for Medicare because of disability; and (3) applies for coverage not more than six months after enrolling for benefits under Medicare Part B. Prohibits the insurer from conditioning the issuance of a Medicare supplement policy to such an applicant, or from conditioning the effectiveness of the policy if issued to such an applicant, on the basis of health status, claims experience, utilization of health care services, or medical condition. Requires the insurer to make each Medicare supplement policy plan that the insurer issues in Indiana available to such an applicant. Prohibits the insurer from charging that applicant a premium rate that exceeds the premium rate the insurer charges to another applicant who is at least 65 years of age.

Effective: July 1, 2001.

Steele

January 9, 2001, read first time and referred to Committee on Public Health.

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First Regular Session 112th General Assembly (2001)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2000 General Assembly.

HOUSE BILL No. 1202

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

Be it enacted by the General Assembly of the State of Indiana:

1 SECTION 1. IC 27-8-13-21 IS ADDED TO THE INDIANA CODE
2 AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
3 1, 2001]: **Sec. 21. (a) An issuer of a Medicare supplement policy in**
4 **Indiana shall not deny coverage under the Medicare supplement**
5 **policy to an applicant who:**

- 6 (1) **is less than sixty-five (65) years of age;**
7 (2) **becomes eligible for Medicare because of disability; and**
8 (3) **applies for coverage under the Medicare supplement**
9 **policy not more than six (6) months after the applicant enrolls**
10 **for benefits under Medicare Part B.**

11 **(b) An issuer of a Medicare supplement policy in Indiana shall**
12 **not condition the issuance of a Medicare supplement policy to an**
13 **applicant described in subsection (a) on the:**

- 14 (1) **health status;**
15 (2) **claims experience;**
16 (3) **utilization of health care services; or**
17 (4) **medical condition;**



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1 of the applicant.

2 (c) An issuer of a Medicare supplement policy in Indiana shall
3 not condition the effectiveness of a Medicare supplement policy
4 issued to an individual described in subsection (a) because of the:

5 (1) health status;

6 (2) claims experience;

7 (3) utilization of health care services; or

8 (4) medical condition;

9 of the individual.

10 (d) An issuer of a Medicare supplement policy in Indiana shall
11 make available to an applicant described in subsection (a) each
12 Medicare supplement policy plan that the issuer issues in Indiana.

13 (e) An issuer of a Medicare supplement policy in Indiana shall
14 not charge an applicant described in subsection (a) a premium rate
15 that exceeds the premium rate the issuer charges to another
16 applicant who is at least sixty-five (65) years of age.

17 SECTION 2. [EFFECTIVE JULY 1, 2001] (a) IC 27-8-13-21, as
18 added by this act, applies to Medicare supplement policies that are
19 issued, entered into, delivered, or renewed after June 30, 2001.

20 (b) This SECTION expires June 30, 2005.

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